



1. Offer to review their mortgage annually: review the penalty to break vs. the current rates and calculate if there are savings to be had & communicate the outcome with potential client
2. Follow ups are key: Ensure you have documented the renewal date well in advance of the maturity date. File it in your books and follow up these renewals well in advance. Set the table with the client at the final year mark.
3. Anytime you are speaking to anyone who has a mortgage, mention what you do and try and get their mortgage statement. If you are successful in receiving the statement, save it in your annual review bucket and review their mortgage each year the same way you would an existing client

003 DOCUMENTS NEEDED

1. Completed application/credit bureau
2. Income documents (as per lender guidelines)
3. Renewal agreement or most recent mortgage statement
4. Property tax bill or Full Condo Status Certificate if applicable
5. Home insurance policy
6. Copy of the charge if available – double check collateral or standard mortgage charge prior to submission
7. Is the mortgage insured? If so, call the insurers and obtain the original insurance approval number – ensure this information is in your submission notes
8. Borrower ID
9. Request for statement & authorization - signed by your borrower(s) **(Must be a Wet Signature and not DocuSign)**